

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of]		
]		
Guest, John]		
]		
Serial No.: 10/539,461]	Examiner:	Ade, Oger Garcia
]		
Filed: January 28, 2008]	Art Unit:	3687
]		
For: Payment System]		

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

This is a response to the non-final Office Action mailed September 16, 2010 in the above application.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 12 of this paper.